

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

LAWRENCE A HAYNES

Debtor(s)

Case No. 15-02234

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/23/2015.
- 2) The plan was confirmed on 10/13/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 08/21/2018.
- 6) Number of months from filing to last payment: 38.
- 7) Number of months case was pending: 44.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$129,620.00
Less amount refunded to debtor \$0.00

NET RECEIPTS: \$129,620.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$0.00
Court Costs \$0.00
Trustee Expenses & Compensation \$5,603.31
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$5,603.31

Attorney fees paid and disclosed by debtor: \$4,000.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EXPRESS	Unsecured	996.73	7,483.27	7,483.27	83.40	0.00
Cfoacu	Unsecured	2,179.00	NA	NA	0.00	0.00
CHASE	Unsecured	15,732.00	NA	NA	0.00	0.00
CHASE	Unsecured	15,715.00	NA	NA	0.00	0.00
CHICAGO FIRE OFFICERS CU	Unsecured	NA	2,247.19	2,247.19	0.00	0.00
CHICAGO FIREFIGHTERS CREDIT UN	Secured	NA	10,568.00	10,568.00	0.00	0.00
CHICAGO FIREFIGHTERS CREDIT UN	Secured	NA	11,196.77	11,196.77	0.00	0.00
CHICAGO FIREFIGHTERS CREDIT UN	Unsecured	337.20	NA	NA	0.00	0.00
CHICAGO FIREFIGHTERS CREDIT UN	Unsecured	482.01	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF FINANCI	Secured	1,000.00	NA	NA	0.00	0.00
COLLECTION PROFESSIONALS	Unsecured	143.00	NA	NA	0.00	0.00
FIFTH THIRD BANK	Secured	NA	42.16	0.00	0.00	0.00
GREEN TREE SERVICING	Unsecured	73,140.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	2,388.00	2,388.00	18.72	0.00
INTERNAL REVENUE SERVICE	Priority	14,751.00	4,765.18	4,765.18	4,765.18	0.00
INTERNAL REVENUE SERVICE	Priority	10,707.15	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	10,000.00	NA	NA	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	112.85	NA	NA	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	112.85	NA	NA	0.00	0.00
NEW PENN FINANCIAL	Secured	17,399.00	112,662.25	22,000.00	14,245.18	1,558.83
NEW PENN FINANCIAL	Unsecured	NA	0.00	90,665.25	1,157.72	0.00
NEW PENN FINANCIAL	Unsecured	NA	NA	NA	0.00	0.00
OAK HARBOR CAPITAL	Unsecured	319.34	NA	NA	0.00	0.00
OCWEN LOAN SERVICING LLC	Secured	213,296.79	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	1,492.00	2,066.87	2,066.87	16.21	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	466.00	NA	NA	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	10,241.75	9,868.69	9,868.69	125.98	0.00
PRA RECEIVABLES MGMT	Unsecured	12,010.06	12,010.06	12,010.06	153.31	0.00
SPRINGLEAF FINANCIAL SERVICES	Secured	846.00	888.51	0.00	0.00	0.00
SPRINGLEAF FINANCIAL SERVICES	Secured	NA	NA	NA	0.00	0.00
U S SMALL BUSINESS ADMIN	Unsecured	12,000.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
US BANK HOME MORTGAGE	Secured	22,759.00	22,584.55	22,584.55	15,427.91	1,374.20
US BANK HOME MORTGAGE	Secured	108,000.00	114,773.42	114,773.42	75,430.89	9,622.12
US BANK HOME MORTGAGE	Secured	NA	0.00	0.00	0.00	0.00
US CELLULAR	Unsecured	178.00	NA	NA	0.00	0.00
VILLAGE OF DOLTON DEPT OF REVE	Unsecured	500.00	NA	NA	0.00	0.00
VILLAGE OF DOLTON DEPT OF REVE	Secured	17,399.00	NA	37.04	37.04	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$159,357.97	\$105,103.98	\$12,555.15
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$21,801.81	\$37.04	\$0.00
TOTAL SECURED:	\$181,159.78	\$105,141.02	\$12,555.15
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$4,765.18	\$4,765.18	\$0.00
TOTAL PRIORITY:	\$4,765.18	\$4,765.18	\$0.00
GENERAL UNSECURED PAYMENTS:	\$126,729.33	\$1,555.34	\$0.00

Disbursements:

Expenses of Administration	<u>\$5,603.31</u>	
Disbursements to Creditors	<u>\$124,016.69</u>	
TOTAL DISBURSEMENTS :		<u>\$129,620.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/24/2018

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.